

## Fill in this information to identify the case:

Debtor 1 Karma Lynn Cargal

Debtor 2 \_\_\_\_\_

(Spouse, if filing)

United States Bankruptcy Court for the SOUTHERN District of INDIANACase number 17-01623-RLM-13

## Official Form 410S1

## Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: U.S. BANK TRUST, N.A., AS TRUSTEE FOR  
LSF8 MASTER PARTICIPATION TRUST

Court claim no. (if known): 2-3

Last 4 digits of any number you use to  
 identify the debtor's account: 3548

Date of payment change: 9/1/2019

Must be at least 21 days after date  
 of this notice

New total payment: \$994.19

Principal, interest, and escrow, if any

## Part 1: Escrow Account Payment Adjustment

## 1. Will there be a change in the debtor's escrow account payment?

☐ No.☒ Yes.

Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

\_\_\_\_\_

Current escrow payment: \$392.64New escrow payment: \$450.67

## Part 2: Mortgage Payment Adjustment

## 2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☒ No☐ Yes.

Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

\_\_\_\_\_

Current interest rate:

New interest rate:

Current principal and interest payment:

New principal and interest payment:

## Part 3: Other Payment Change

## 3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No☐ Yes

Attach a copy of any document describing the basis for the change, such as a repayment plan or loan modification agreement.  
 (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment

New mortgage payment:

Debtor 1 Karma Lynn Cargal

Print Name

Middle Name

Last Name

Case number (if known) 17-01623-RLM-13**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor

☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

**X** /s/ Darrelyn Thomas  
Signature

Date 7.30.19

Print Darrelyn Thomas  
First Name Middle Name Last Name

Title Authorized Agent for Creditor

Company RAS Crane, LLC

Address 10700 Abbott's Bridge Road, Suite 170  
Number Street

Duluth GA 30097  
City State ZIP Code

Contact Phone 470-321-7112

Email dthomas@rascrane.com

**CERTIFICATE OF SERVICE**

**I HEREBY CERTIFY** that on August 1, 2019,

I electronically filed the foregoing with the Clerk of Court using the CM/ECF system, and a true and correct copy has been served via CM/ECF or United States Mail to the following parties:

Brent Welke  
Welke Law Office  
P.O. Box 55058  
Indianapolis, IN 46205

John Morgan Hauber  
Office of John M. Hauber, Chapter 13 Trustee  
320 N. Meridian St., Ste. 200  
Indianapolis, IN 46204

U.S. Trustee  
Office of U.S. Trustee  
101 W. Ohio St.. Ste. 1000  
Indianapolis, IN 46204

Karma Lynn Cargal  
7210 Chimney Rock Ct  
Indianapolis, IN 46217

RAS Crane, LLC  
Authorized Agent for Secured Creditor  
10700 Abbott's Bridge Road, Suite 170  
Duluth, GA 30097  
Telephone: 470-321-7112  
Facsimile: 404-393-1425

By: /s/ Kristin Williams  
Kristin Williams  
Krwilliams@rascrane.com

**CALIBER**  
HOME LOANSCaliber Home Loans, Inc.  
P.O. Box 619063  
Dallas, TX 75261-9063**ESCROW ACCOUNT DISCLOSURE STATEMENT**

Statement Date:	06/12/2019
Loan Number:	[REDACTED]
Current Payment Amount:	\$936.16
New Payment Amount:	\$994.19
New Payment Effective Date:	09/01/2019

Property Address: 7210 CHIMNEY ROCK COURT  
INDIANAPOLIS IN 46217

[REDACTED]

KARMA L CARGAL  
C/O BRENT WELKE  
PO BOX 55058  
INDIANAPOLIS IN 46205-0058

Hello!

At Caliber Home Loans, we examine your escrow account at least annually to make sure there is enough money in your account to cover your tax and/or insurance payments. This review accounts for any increases or decreases in your taxes or insurance that can result in changes to your payment amount. The following outlines your actual escrow account activity since your previous disclosure or initial disclosure and the anticipated activity for the next 12 months.

Based on our review, you have a shortage of \$632.68. A shortage occurs when the anticipated escrow account balance falls short of the required balance.

To view differences between your current payment and new payment, please refer to Section 1 below. To view changes in your escrow account, please refer to Section 3 of this statement. Your projected shortage was calculated based on the information in Section 2 below. Section 2 includes changes that are anticipated over the next 12 months, while Section 3 displays your history as of the last escrow analysis.

**Section 1 - Payment Breakdown**

This section provides a breakdown of both your current and new payment which will become effective 09/01/2019.

Payment Breakdown	Current Payment	New Payment Effective 09/01/19
Principal & Interest	\$ 543.52	\$ 543.52
Base Escrow Payment	\$ 371.20	\$ 397.95
Shortage Payment	\$ 21.44	\$ 52.72
Surplus Adjustment	\$ 0.00	\$ 0.00
<b>TOTAL</b>	<b>\$ 936.16</b>	<b>\$ 994.19</b>

If you utilize a bill paying service, please notify them of the payment changes scheduled to occur.

**Section 2 - Shortage Calculation & Anticipated Escrow Activity**

This section displays information regarding your shortage and anticipated escrow activity for the next 12 months.

Your shortage was calculated by taking the difference between your anticipated escrow balance and your required balance at the projected lowest point of your anticipated balance over the next 12 months. These balances are identified in the chart below in red next to the following symbol (>).

Your shortage has already been spread over 12 months, however you have the option of paying your shortage in full using the coupon attached below or by calling 1-800-401-6587 to have it spread over additional months.

**ANTICIPATED ESCROW BALANCE (\$234.73) – MINIMUM REQUIRED BALANCE \$397.95 = SHORTAGE AMOUNT \$632.68**  
**SHORTAGE AMOUNT/12 = \$52.72 per month**

To ensure your account maintains enough money for future tax and insurance payments, a cushion is maintained on your loan when applicable, to help avoid a negative balance in your escrow account. This cushion may include up to two months' worth of your base escrow payment to cover increases in your tax or insurance payments. Your escrow balance should not fall below \$397.95, which is your cushion amount and required balance. (Mortgage insurance is not included in your cushion calculation.)

Anticipated Month of Activity	Anticipated Payments To Escrow	Disbursements From Escrow	Description		Anticipated Balance	Required Balance
				Starting Balance	\$1,792.66	\$2,425.34
09/2019	\$397.95	\$0.00			\$2,190.61	\$2,823.29
10/2019	\$397.95	-\$1,554.24	COUNTY TAX		\$1,034.32	\$1,667.00
11/2019	\$397.95	-\$1,667.00	HOMEOWNER INS		-\$234.73	\$397.95 >
12/2019	\$397.95	\$0.00			\$163.22	\$795.90
01/2020	\$397.95	\$0.00			\$561.17	\$1,193.85
02/2020	\$397.95	\$0.00			\$959.12	\$1,591.80
03/2020	\$397.95	\$0.00			\$1,357.07	\$1,989.75
04/2020	\$397.95	-\$1,554.24	COUNTY TAX		\$200.78	\$833.46
05/2020	\$397.95	\$0.00			\$598.73	\$1,231.41
06/2020	\$397.95	\$0.00			\$996.68	\$1,629.36

(Continued on the Back)  
▼ DETACH HERE ▼

Return this coupon and the amount shown below to pay your shortage in full.

**CALIBER**  
HOME LOANS

KARMA L CARGAL

Please write your loan number on your check and mail to:

CALIBER HOME LOANS  
P.O. BOX 650856  
DALLAS, TX 75265-0856

**Shortage Payment Coupon**

LOAN NUMBER	SHORTAGE AMOUNT
[REDACTED]	\$632.68

Your escrow disclosure indicates a shortage of \$632.68. For your convenience, we have spread this amount over 12 months and included it in your new monthly payment, effective September 1, 2019. However, you may choose to pay it in full and reduce your new monthly payment to \$941.47. If you choose to pay this shortage in full now, please detach this coupon, and mail it along with your check in the enclosed shortage envelope. After your one time full escrow shortage payment is received your new payment will be adjusted accordingly.

**Section 2 - Shortage Calculation & Anticipated Escrow Activity (continued)**

Anticipated Month of Activity	Anticipated Payments To Escrow	Disbursements From Escrow	Description		Anticipated Balance	Required Balance
07/2020	\$397.95	\$ .00			\$1,394.63	\$2,027.31
08/2020	\$397.95	\$ .00			\$1,792.58	\$2,425.26

For assistance with your payment, please contact Caliber Customer Service at 1-800-401-6587.

**Section 3 - Escrow Account History**

This section itemizes your actual escrow account history since your last escrow analysis or initial disclosure. By comparing previous projections with actual payments and disbursements, you can determine where a difference may have occurred. An asterisk (\*) indicates a difference in either the amount or date.

When applicable, the letter 'E' beside an amount indicates that a payment or disbursement has not yet occurred, but is estimated to occur as shown.

Month of Activity	Anticipated Escrow Payments	Actual Escrow Payments	Anticipated Disbursements From Escrow	Description	Actual Disbursements From Escrow	Description	Anticipated Balance	Actual Balance
09/2018	\$371.20	\$ .00	\$ .00		\$ .00	<b>Starting Balance</b>	\$2,135.80	-\$3,246.77
10/2018	\$371.20	\$689.66	-\$1,576.20	COUNTY TAX	-\$1,576.20	COUNTY TAX	\$2,507.00	-\$3,246.77
11/2018	\$371.20	\$ .00	-\$1,302.00	HOMEOWNER INS	-\$1,667.00	HOMEOWNER INS *	\$1,302.00	-\$4,133.31
12/2018	\$371.20	\$ .00	\$ .00		\$ .00		\$371.20	-\$5,800.31
01/2019	\$371.20	\$ .00	\$ .00		\$ .00		\$742.40	-\$5,800.31
02/2019	\$371.20	\$ .00	\$ .00		\$ .00		\$1,113.60	-\$5,800.31
03/2019	\$371.20	\$ .00	\$ .00		\$ .00		\$1,484.80	-\$5,800.31
04/2019	\$371.20	\$1,379.32	-\$1,576.20	COUNTY TAX	-\$1,554.24	COUNTY TAX *	\$1,856.00	-\$5,800.31
05/2019	\$371.20	\$ .00	\$ .00		\$ .00		\$651.00	-\$5,975.23
06/2019	\$371.20	\$1,126.71	\$ .00		\$ .00		\$1,022.20	-\$5,975.23
07/2019	\$371.20	\$ .00	\$ .00		\$ .00		\$1,393.40	-\$4,848.52
08/2019	\$371.20	\$ .00	\$ .00		\$ .00		\$1,764.60	-\$4,848.52
							\$2,135.80	-\$4,848.52

**Section 4 - Questions**

For questions regarding your statement, please contact Caliber Customer Service at 1-800-401-6587. Our business hours are Monday through Friday, 8:00 AM to 7:00 PM CST. Please also visit our website at [www.caliberhomeloans.com](http://www.caliberhomeloans.com).

**Notice to Consumers presently in Bankruptcy or who have received a Bankruptcy Discharge:** If you are a debtor presently subject to a proceeding in Bankruptcy Court, or if you have previously been discharged from this debt by a Federal Bankruptcy Court, this communication is not an attempt to collect a debt but is sent for informational purposes only or to satisfy certain Federal or State legal obligations.